Case 17-10800-TPA Doc 47 Filed 05/12/18 Entered 05/13/18 00:47:56 Desc Imaged

	Certificate of Notice	Page 1 of 4	
Information	to identify the case:	rage 1 or 4	
Debtor 1	Robert M. Keil	Social Security number or ITIN xxx-xx-8665	
	First Name Middle Name Last Name	EIN	
Debtor 2	First Name Middle Name Last Name	Social Security number or ITIN	
(Spouse, if filing)	The Name Made Valle East Valle	EIN	
United States B PENNSYLVAN	ankruptcy Court WESTERN DISTRICT OF	Date case filed in chapter 13 8/1/17	
Case number:	17-10800-TPA	Date case converted to chapter 7 5/10/18	

# Official Form 309B (For Individuals or Joint Debtors) Notice of Chapter 7 Bankruptcy Case — Proof of Claim Deadline Set

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <a href="https://www.pacer.gov">www.pacer.gov</a>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

with the court.					
		About Debtor 1:	About Debtor 2:		
1.	Debtor's full name	Robert M. Keil			
2. All other names used in the last 8 years					
3.	Address	8985 Carmon Road Hartstown, PA 16131			
4.	<b>Debtor's attorney</b> Name and address	Kenneth M. Steinberg Steidl & Steinberg Suite 2830 Gulf Tower. 707 Grant Street Pittsburgh, PA 15219	Contact phone 412–391–8000  Email: julie.steidl@steidl-steinberg.com		
5.	Bankruptcy trustee Name and address	Tamera Ochs Rothschild 318 W. Spring Street Titusville, PA 16354	Contact phone 814-827-2760 Email: trothschild@gmx.com		

For more information, see page 2 >

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Debtor Robert M. Keil Case number 17–10800–TPA

#### 6. Bankruptcy clerk's office

Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.

U.S. Bankruptcy Court U.S. Courthouse, Room B160 17 South Park Row Erie, PA 16501

Hours open:

Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.

Contact phone 814-464-9740

Date: 5/10/18

#### 7. Meeting of creditors

July 10, 2018 at 02:30 PM

Location:

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

Assembly Room, Crawford County Courthouse, Meadville, PA 16335

#### 8. Presumption of abuse

The presumption of abuse does not arise.

If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.

#### 9. Deadlines

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:

Filing deadline: 9/10/18

- You must file a complaint:
- if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or
- if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4) or (6).

#### You must file a motion:

• if you assert that the discharge should be denied under § 727(a)(8) or (9).

Deadline for all creditors to file a proof of claim (except governmental units):

Deadline for governmental units to file a proof of

claim:

Filing deadline: 7/19/18

Filing deadline: 1/28/18

#### Deadlines for filing proof of claim:

A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="https://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

#### Deadline to object to exemptions:

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

**Filing deadline:** 30 days after the *conclusion* of the meeting of creditors

#### Creditors with a foreign address

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

#### Liquidation of the debtor's property and payment of creditors' claims

The bankruptcy trustee listed on the front of this notice will collect and sell the debtor's property that is not exempt. If the trustee can collect enough money, creditors may be paid some or all of the debts owed to them in the order specified by the Bankruptcy Code. To ensure you receive any share of that money, you must file a proof of claim as described above.

#### 12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://www.pacer.gov">www.pacer.gov</a>. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

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Certificate of Notice Page 3 of 4
United States Bankruptcy Court
Western District of Pennsylvania

In re: Robert M. Keil Debtor Case No. 17-10800-TPA Chapter 7

### **CERTIFICATE OF NOTICE**

District/off: 0315-1 User: amaz Page 1 of 2 Date Rcvd: May 10, 2018 Form ID: 309B Total Noticed: 28

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
May 12, 2018.
                   +Robert M. Keil, 8985 Carmon Road, Hartstown, PA 16131-1329
+James Warmbrodt, KML Law Group, P.C., 701 Market Street,
db
                                                                                                   Suite 5000.
aty
                     Philadelphia, PA 19106-1541
                   +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
+Butler Armco FCU, PO Box 1589, Butler, PA 16003-1589
+CCB/Dental First, PO Box 182120, Columbus, OH 43218-2120
14722538
14669200
14669201
                   +John W. Felzer Esquire, PO Box 2163, Southeastern, PA 19399-2163
+John W. Felzer Esquire, 435 Devon Park Drive, Building 500, Wayne, PA 19087-1939
14669204
14669205
                   +Matthew Keil, 207 Northpoint Avenue, Unit C, High Point, NC 27262-1005
+Orthopedics Associates, c/o AR Services Inc, PO Box 1056, Blue Bell, PA 19422-0287
14679554
                  +Orthopedics Associates, c/o AR Services Inc, PO Box 1056, Bluern Bank, PO Box 3180, Pittsburgh, PA 15230-3180
+PNC Bank Mortgage Services, PO Box 8703, Dayton, OH 45401-8703
14669208
14669209
14669210
                   +PNC Bank, National Association, Attn: Bankruptcy,
                                                                                         3232 Newmark Drive,
14736351
                     Miamisburg, OH 45342-5421
                   +US Department of Education,
14669212
                                                         Loop Road Operations Center, 1075 Inner Loop Road,
                     Atlanta, GA 30337-6003
14750317
                    United States Department of Education, Claims Filing Unit, Po Box 8973,
                     Madison, WI 53708-8973
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
                   E-mail/Text: julie.steidl@steidl-steinberg.com May 11 2018 01:46:14 Kenneth M. Steinberg, Steidl & Steinberg, Suite 2830 Gulf Tower., 707 Grant Street, Pittsburgh, PA 15219 +EDI: BTOROTHSCHILD.COM May 11 2018 05:28:00 Tamera Ochs Rothschild, 318 W. Spring Street
atv
                                                                                 Tamera Ochs Rothschild, 318 W. Spring Street,
tr
                    Titusville, PA 16354-1659
E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 11 2018 01:46:56
                                                                                                        Pennsylvania Dept. of Revenue,
smg
                     Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
                   Harrisburg, PA 17128-0946
+E-mail/Text: ustpregion03.pi.ecf@usdoj.gov May 11 2018 01:47:05
                     Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,
                     Pittsburgh, PA 15222-3721
14669197
                   +EDI: AMEREXPR.COM May 11 2018 05:28:00
                                                                           American Express,
                                                                                                  PO Box 981537,
                     El Paso, TX 79998-1537
                   +EDI: AMEREXPR.COM May 11 2018 05:28:00
Salt Lake City, UT 84184-0001
EDI: BECKLEE.COM May 11 2018 05:28:00
                                                                          American Express Centurion Bank, 4315 S 2700 West,
14669198
14681790
                                                                          American Express Centurion Bank,
                                                                         Malvern PA 19355-0701
Bank of America, PO Box 982238,
                     c/o Becket and Lee LLP, PO Box 3001,
14669199
                    EDI: BANKAMER.COM May 11 2018 05:28:00
                     El Paso, TX 79998
                   +EDI: CHASE.COM May 11 2018 05:28:00
14669202
                                                                       Chase/Bank One, PO Box 15298,
                     Wilmington, DE 19850-5298
                   +EDI: CITICORP.COM May 11 2018 05:28:00
Sioux Falls, SD 57117-6241
14669203
                                                                           CitiCards, PO Box 6241,
                    EDI: RESURGENT.COM May 11 2018 05:28:00
                                                                          LVNV Funding, LLC its successors and assigns as,
14738249
                     assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587,
                     Greenville, SC 29603-0587
                   +E-mail/Text: craig.dombrowski@marquettesavings.com May 11 2018 01:47:54
14669206
                     Marquette Savings Bank, 920 Peach Street, Erie, PA 16501-1486
                                                                 Portfolio Recovery Associates, LLC,
                    EDI: PRA.COM May 11 2018 05:28:00
14712482
                     Norfolk VA 23541
                   +EDI: CITICORP.COM May 11 2018 05:28:00
14669211
                                                                           The Home Depot, PO Box 6497,
                     Sioux Falls, SD 57117-6497
                                                                                                                     TOTAL: 14
              ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
                    PNC BANK, NATIONAL ASSOCIATION
14669207
                   Matthew Keil
14679544*
14679545*
                  ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 (address filed with court: Bank of America, PO Box 982238, +Butler Armco FCU, PO Box 1589, Butler, PA 16003-1589 +CCB/Dental First, PO Box 182120, Columbus, OH 43218-2120
14679546*
14679547*
                   +CCB/Dental First,
14679548*
                                   One, PO Box 15298, Wilmington, DE 19850-5298
PO Box 6241, Sioux Falls, SD 57117-6241
14679549*
                   +Chase/Bank One,
14679550*
                   +CitiCards,
                   +John W. Felzer Esquire, PO Box 2163, Southeastern, PA 19399-2163
+John W. Felzer Esquire, 435 Devon Park Drive, Building 500, Wayne, PA 19087-1939
14679551*
14679552*
14679553*
                   +Marquette Savings Bank,
                                                    920 Peach Street, Erie, PA 16501-1486
                   +Orthopedics Associates, c/o AR Services Inc, PO Box 1056, Blue Bell, PA 19422-0287
+PNC Bank, PO Box 3180, Pittsburgh, PA 15230-3180
14679555*
14679556*
14679557*
                   +PNC Bank Mortgage Services, PO Box 8703, Dayton, OH 45401-8703
                   +The Home Depot, PO Box 6497, Sioux Falls, SD 57117-6497
+US Department of Education, Loop Road Operations Center, 1075 Inner Loop Road,
14679558*
14679559*
                     Atlanta, GA 30337-6003
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TOTALS: 2, \* 15, ## 0

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 12, 2018 Signature: /s/Joseph Speetjens

#### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 10, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION bkgroup@kmllawgroup.com Kenneth M. Steinberg on behalf of Debtor Robert M. Keil julie.steidl@steidl-steinberg.com, kenny.steinberg@steidl-steinberg.com;cgoga@steidl-steinberg.com;jbarlow@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapterl3trusteewdpa.com
Tamera Ochs Rothschild trothschild@gmx.com, pa70@ecfcbis.com

TOTAL: 5